



## Key Statistics of Retained Portfolio

	Apr 2018	May 2018	Jun 2018
<b>Hong Kong Residential Mortgage Loans <sup>^</sup></b>			
Number of Loans	9,890	9,739*	9,606*
Outstanding Principal Balance (HK\$ million)	7,018	6,880*	6,719*
>90 Day Delinquency Ratio (%)	0.01%	0.02%*	0.02%*
Monthly Prepayment Rate (%)	0.95%	1.21%*	1.62%*
Loan-to-Value Ratio at Origination (%) <sup>#</sup>	76.2%	76.3%	76.4%
Estimated Current Loan-to-Value Ratio (%) <sup>#</sup>	20.1%	19.7%	19.1%
Debt-to-Income Ratio at Origination (%) <sup>#</sup>	35.4%	35.4%	35.5%
Remaining Contractual Term to Maturity (months) <sup>#</sup>	179	179	179
Seasoning (months) <sup>#</sup>	109	110	111
Contractual Life (months) <sup>#</sup>	289	289	290
<b>Hong Kong Non-Residential Mortgage and Non-Mortgage Assets</b>			
Number of Loans	283	275	266
Outstanding Principal Balance (HK\$ million)	314	308	286
<b>Overall Hong Kong Portfolio</b>			
Total Number of Loans	10,173	10,014*	9,872*
Total Outstanding Principal Balance (HK\$ million)	7,332	7,188*	7,005*

Notes:

<sup>^</sup> Exclude reverse mortgages

<sup>#</sup> Weight average of first mortgage loans purchased from banks only

\* Provisional figures